

Fill in this information to identify the case:

Debtor 1 Cecil Linwood Alston

Debtor 2 Phyllis Nettles Alston  
(Spouse, if filing)

United States Bankruptcy Court for the: Middle District of North Carolina  
(State)

Case number 13-81575

Form 4100R

**Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

**Part 1: Mortgage Information**

Name of creditor: U.S. Bank Trust National Association, as  
Trustee of the Igloo Series III Trust

Court claim no. (if known): 10

Last 4 digits of any number you use to identify the debtor's account: 7 6 4 5

Property address: 402 E 7th Street  
Number Street

Chatham NC 27344  
City State ZIP Code

**Part 2: Prepetition Default Payments**

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ \_\_\_\_\_

**Part 3: Postpetition Mortgage Payment**

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 03 / 01 / 2019  
MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ \_\_\_\_\_
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ \_\_\_\_\_
- c. **Total.** Add lines a and b. (c) \$ \_\_\_\_\_

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

       /        /         
MM / DD / YYYY

Debtor 1 Cecil Linwood Alston Case number (if known) 13-81575  
First Name Middle Name Last Name

**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

**Part 5: Sign Here**

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.**

Check the appropriate box::

- ☐ I am the creditor.  
☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

**x** s/ Mark A. Baker  
Signature

Date 03/04/2019

Print Mark A. Baker  
First Name Middle Name Last Name

Title Attorney for Creditor

Company MCMICHAEL TAYLOR GRAY, LLC

**If different from the notice address listed on the proof of claim to which this response applies:**

Address 3550 Engineering Drive, Suite 260  
Number Street

Peachtree Corners, GA 30092  
City State ZIP Code

Contact phone (404) 474-7149

Email mbaker@mtglaw.com

**CERTIFICATE OF SERVICE**

The undersigned hereby certifies under penalty of perjury that he/she is over eighteen (18) years of age and that the **RESPONSE TO NOTICE OF FINAL CURE** in the above captioned case were this day served upon the below named persons by mailing, postage prepaid, first class mail a copy of such instrument to each person(s), parties, and/or counsel at the addresses shown below:

**Via U.S. Mail**

**Cecil Linwood Alston**

403 E. 7th Street  
Siler City, NC 27344

**Phyllis Nettles Alston**

403 E. 7th Street  
Siler City, NC 27344

**Via electronic service:**

**Virginia B. Collins**

Attorney at Law  
P. O. Box 1059  
Pittsboro, NC 27312

**Richard M. Hutson, II**

Durham Chapter 13 Office  
302 East Pettigrew St., Suite B-140  
P. O. Box 3613  
Durham, NC 27702

**This 4<sup>th</sup> day of March, 2019.**

/s/ Mark A. Baker

Mark A. Baker, (ASB 2459-E57M)  
McMICHAEL TAYLOR GRAY, LLC  
3550 Engineering Drive, Suite 260  
Peachtree Corners, GA 30092  
Telephone: (404) 474-7149  
Facsimile: (404) 745-8121  
E-mail: [mbaker@mtglaw.com](mailto:mbaker@mtglaw.com)